

### REMARKS

This Rule 312 Amendment is responsive to the Examiner's Amendment included with the Notice of Allowance. A draft of this Rule 312 Amendment was sent to Examiner Alam by email on January 8, 2007, and Examiner Alam confirmed that all of the changes are acceptable. The preceding amendments and the following remarks are identical to those included in the draft. By the foregoing amendments, Applicants have revised the claims as summarized below:

- In Claim 1, "the network" has been changed to "a network" to clarify that the network on which the "one or more computers" run need not be the same as the network used to communicate with the transactional server. In addition, the "wherein" clause has been placed in its own subparagraph to improve readability.
- Claim 13 has been revised to make the same changes as in Claim 1, and to correct several minor typographical errors introduced by the Examiner's Amendment.
- Claims 16 and 17 have been revised to no longer depend from Claim 14, which has been canceled.
- In Claim 25, one of the added "wherein" clauses has been revised. Applicants submit that this revision more accurately reflects the agreement reached during the telephone interview.
- In Claim 27, the last subparagraph has been revised. Applicants submit that this revision more accurately reflects the agreement reached during the telephone interview.
- Dependent Claim 31 has been revised to provide consistency with Claim 27.

If any issues remain which can potentially be resolved by telephone, the Examiner is invited to call the undersigned attorney of record at his direct dial number of 949-721-2950.

Respectfully submitted,

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